

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF ARIZONA  
4 DIVISION**

In re:  
MICHAEL ALAN GIBBS  
  
Debtor(s)

Case No. 16-bk-08178-BMW

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Dianne Crandell Kerns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/18/2016.
- 2) The plan was confirmed on 11/29/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/24/2019, 09/24/2019, 01/27/2020, 05/25/2021.
- 5) The case was completed on 07/30/2021.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,800.00.
- 10) Amount of unsecured claims discharged without full payment: \$44,557.97.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$21,041.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$21,041.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,519.51
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,019.51**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Express	Unsecured	0.00	NA	NA	0.00	0.00
ARIZONA DEPARTMENT OF REVENUE	Unsecured	NA	NA	NA	0.00	0.00
AT&T MOBILITY II LLC	Unsecured	NA	1,257.39	1,257.39	195.39	0.00
AVANT	Unsecured	5,000.00	NA	NA	0.00	0.00
BEST BUY CREDIT SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
CACH LLC	Unsecured	NA	NA	NA	0.00	0.00
CACH LLC	Unsecured	5,957.00	5,956.60	5,956.60	925.62	0.00
CAPITAL ONE BANK	Unsecured	681.00	681.88	681.88	105.96	0.00
CAPITAL ONE BANK	Unsecured	688.00	688.45	688.45	106.98	0.00
CAPITAL ONE BANK	Unsecured	2,067.00	2,067.61	2,067.61	321.29	0.00
CAVALRY SPV I LLC	Unsecured	2,428.00	2,428.90	2,428.90	377.43	0.00
COMENITY CAPITAL BANK	Unsecured	0.00	598.17	598.17	92.95	0.00
COMMENITY- THE BUCKLE	Unsecured	321.00	NA	NA	0.00	0.00
CONN APPLIANCES INC DBA CONNS	Secured	9,797.00	9,797.74	0.00	0.00	0.00
EVINE	Unsecured	2,900.00	NA	NA	0.00	0.00
GRASKY ENDURANCE COACHING LI	Unsecured	3,800.00	7,812.68	7,812.68	1,214.04	0.00
HUGHES FEDERAL CREDIT UNION	Unsecured	898.00	898.23	898.23	139.58	0.00
HUGHES FEDERAL CREDIT UNION	Unsecured	NA	11,189.95	11,189.95	1,738.84	0.00
HUGHES FEDERAL CREDIT UNION	Secured	26,825.00	26,825.89	2,080.00	2,080.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	15.78	15.78	2.45	0.00
INTERNAL REVENUE SERVICE	Priority	806.35	795.12	795.12	795.12	0.00
KARP & WEISS, P.C.	Unsecured	1,774.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,742.00	1,741.99	1,741.99	270.69	0.00
MIDLAND FUNDING LLC	Unsecured	647.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,314.00	3,477.34	3,477.34	540.35	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	971.00	970.76	970.76	150.85	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	370.00	370.18	370.18	57.52	0.00
TJX REWARDS	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSITYOF ARIZONA MEDICAL C	Unsecured	0.00	NA	NA	0.00	0.00
USAF	Unsecured	38,050.00	38,009.59	38,009.59	5,906.43	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,080.00	\$2,080.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$2,080.00</b>	<b>\$2,080.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$795.12	\$795.12	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$795.12</b>	<b>\$795.12</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$78,165.50</b>	<b>\$12,146.37</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$6,019.51</u>
Disbursements to Creditors	<u>\$15,021.49</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$21,041.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/22/2021

By: /s/ Dianne Crandell Kerns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UST Form 101-13-FR-S (09/01/2009)**